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Hongkong Daily Press.

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JOSEPH GILLOTT'S PENS.
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[91a]

No. 14,572 號二十七白五千四萬一千 日壹十月壹十年十三緒光 HONGKONG, SATURDAY, DECEMBER 17TH, 1904. 陸拜禮 號柒十月式十年四零百九千一英港香 PRICE, \$3 PER MONTH.



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[a1365]

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Hongkong, 7th October, 1904. [a1621]

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Less old than the above.

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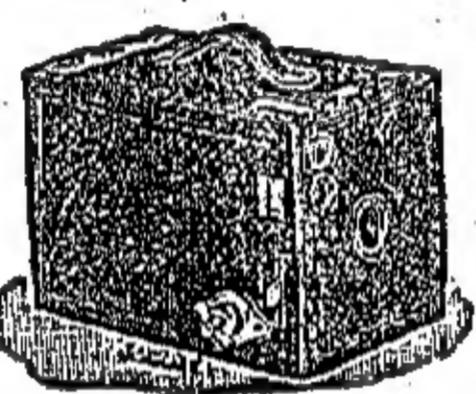
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Hongkong, 15th August, 1904.

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Hongkong, 8th December, 1904. [a33]

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[a184]

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A HIGH CLASS PRIVATE HOTEL.

Ladies' Afternoon Tea-Rooms.

Private Bar and Billiard-Rooms.

Hot and Cold Water throughout.

Electrically Lighted. Electric Fans (if
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Electric Passenger Elevator to each floor.

Table D'Hote at separate tables.

For Terms, &c., apply to the
MANAGER.

Hongkong, 10th June 1903. [a1802]

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Special Rates for Tourists.

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Hongkong, 31st October, 1902. [a1849]

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Has been re-opened under European
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as to food, cleanliness, and hygiene of the place.

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Macao is 40 miles south-west of Hongkong.
One steamer (as Haengshan), daily to and from
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[a1844]

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Hongkong, 1st September, 1904. [a2866]

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Hongkong, 3rd October, 1900.

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the Yellow Spectre that haunts the imaginations of continental statesmen. An incontestable fact in the 13th century, it had by the middle of the 19th dwindled down to a faint legend; its revival as a full-grown myth by the end of the century is worthy of notice.

With that revival the name of the late Lord SALISBURY is perhaps to be intimately associated. To open out the riches of the Far East had for centuries been the dream of medieval Europe, but the Mohammedan occupation of all western Asia stood in the way, till the rounding of the Cape by Vasco de Gama opened a new road by sea, which Portugal lost no time in taking advantage of. For some time she practically kept the trade in her own hands, but by degrees other nations crept in, and early in the eighteenth century practically all the nations of Europe had their representatives at Canton. The Chinese had all through been somewhat jealous of this position, which had, however, comported with the policy of the earlier and greater monarchs of the new Manchou dynasty, who were sufficiently powerful to exercise real control over their foreign visitors. The Manchou dynasty, as is customary with Asiatic sovereigns, fell on evil times, and its government finding itself unable to cope with the more vigorous men from afar, became jealous and attempted by interferences and restrictions of all kinds to render unbearable the further residence of the Europeans, whom, however, it could not by fair means remove. At last the situation became unbearable, the British Government was driven to interfere by force of arms; with the result that the Chinese Government had to enter into the treaty of Nanking, which it was hoped would result in a better understanding between China and the European nations. The British Government had no desire to interfere with the old-established empire of China, and in this it was in consonance with the entire nation, who had no desire to increase the responsibilities of the Empire, and felt that Great Britain already had her hands full enough, and would gladly cry halt. The Chinese Empire in its decay had no statesman of sufficient ability to recognise the situation, and still kept on its policy of obstruction, necessitating an almost constant state, if not of war, of practical hostility, requiring constant vigilance with occasionally harsher measures, till Lord SALISBURY according to office, with the best of intentions, but scarcely fully comprehending the utter breakdown of the governmental system of China, evolved a policy of using China as a set-off against Russia, then beginning to make herself prominent in the affairs of the further East. The policy in itself was sound enough, but neither Lord SALISBURY nor his trusted advisers were aware of the utter stage of decay into which the China of the day had fallen. In a few words he proposed to enter on a different course of treatment, and by yielding to China in such points as he thought he could with safety, to engage her rulers in his interest, and eventually by strengthening her hands to utilise her in putting an end to further Russian advances. Had China possessed within herself any of the elements of stability something might have been anticipated from such a course, but in reckoning on any assistance from the effete faction then in power he was reckoning without his host. China was so sick herself that she could scarcely set up, much less render any help to anyone else, and the most she desired was to be permitted to shuffle off her mortal coil in peace. But the scheme did not fall on deaf ears: other countries had been looking for the reversion of her estate, and were not plagued with such tender consciences. They had been looking out for the collapse which they fancied they saw approaching, and Lord SALISBURY's suggestion of a resuscitated China threw momentarily a flood of cold water on their hopes. Was it possible that after all the sick man had so much vitality left as the British Minister fancied? The very idea led them to ponder: there was a time when Eastern Asia had well nigh proved more than a match for the whole of Europe, when the arms of Baru had overrun the entire of south-eastern Europe, and were only prevented from annexing the rest of the continent by the recall in the midst of his victories of the redoubtable BATU. Russia, who had planned out a scheme of partition which recalled her actions in Poland at the end of the eighteenth century, was the first to take alarm, but was quickly followed by Germany. Surely, thought they, should China seriously listen to the voice of England and pull herself together, all our fondest schemes are likely to be dashed to the

ground, and we must for ever give up our grand game of aggrandisement. Better then be the first to cry aloud and warn the nations of their impending danger. England surely dare not provoke another "Mongol" invasion of Europe, and must range herself on our side and permit us to carry out our programme; when we between us have entered on possession it will be time enough to act as the "vulgar little boy" and rally her on her credulity.

Fortunately England knew as much as Russia of the causes of China's infatuation, and probably knew more of her actual powers of offence, and the picture drawn by the Kaiser of the dreadful spectre fell flat, but none the less it is well to remember that we are not yet out of the bush, and though the Yellow Terror has for once failed of its hoped-for effect, we have still to be prepared for eventualities in Eastern Asia, assured that the very first case of neglect on our part will be followed by the immediate occupation of the deserted post by ever watchful and wily opponents. The evolution of the myth of the "Terror" is but a small part of the scheme, but the same power of imagination, which evolved so futile, if ingenious, a measure to gain the sympathies of the world, is not likely to hesitate as to its means.

The Yamati ferry-boat Cheung Ching, which sank after colliding with the German gunboat Luchs, has been raised.

Mr. F. Smyth, formerly lieutenant in the H.K.V.A., has presented a cup to be competed for (at the targets) by members of the right half of No. 2 Company.

"The coming of spring," says the *Chefoo paper*, "will be coincident with the arrival of the Nipponese at the coast, vainly looking for transports to carry them back to Japan."

The mounted troop of the H.K.V.C. fall in in uniform at 2.30 p.m. to-day in front of the City Hall. They are going on the hills for the day, manoeuvring.

The native city authorities at Shanghai have had the foreign municipal Byelaws translated, and intend, it is said, to build suburbs and govern them in imitation of the foreign settlement.

A Chinese woman, sentenced by Mr. Gomperts to undergo six months' imprisonment for detaining a young girl, misunderstood the situation, and thinking it was her victim who had to go to jail, was all smiles. The girl, labouring under the same delusion, swooned. A kindly policeman explained matters, the hasty did the swooning, and the young girl grew more cheerful.

The regatta arranged by His Excellency the Governor, which is to be known as the Hongkong Regatta, will take place on the 11th February next. Among the prizes to be competed for will be one presented by His Excellency, in which members of the respective crews competing must be of one profession. The matter of changing the course to the Hongkong side is under consideration. Some of the races will be open to rowers from other Eastern ports, and there will also be a race for man-of-war boats.

Commenting on a recent editorial note in the *Daily Press* upon the suppression of Chinese newspapers in Indo-China since the commencement of the war the *Kobe Chōzoku* observes:—It is not characteristic of liberty-loving France that such muzzling of public opinion should be permitted, and the news of this arbitrary measure is surprising in the extreme. If the news reaches Paris, it will provide publicists with another argument against the holding by a Republic of colonies that are not self-governing.

H.M. Consul-General at Ch'engtu (Mr. A. Hosie) reports that the sandstone of Szechuan is unsuited to the cultivation of cotton, but there is a small area of the province, with a superincumbent layer of alluvial soil, where the cotton plant flourishes. This area lies to the north of the great rhea-producing districts between the Fow the western branch of the Ch'ingling, and the T'o River. The city of Sui-ning, and the market town of Tai-ho-chén are the great centres of the native cotton trade, as well as of the import trade in Indian yarn, which is largely used, mixed with native yarn, in the weaving of cottons, a very important industry in this cotton-producing area. There can be no doubt, however, adds the Consul-General, that cotton growing in Szechuan is on the decline in face of cheap Indian yarn.

By kind permission of Col. Caulfield and officers, the band of the 110th Madras Light Infantry will play the following selections at the Hongkong Hotel this (Saturday) evening:—

Grand March..... "Héroïque"..... Schubert

Giant Patriotic Fantasia..... "The Diamond Jubilee"..... Kappay

Selected Song... "Ora Pro Nobis"..... Piccolomini

Voice..... "Brigata"..... Godfrey

Popular Selections... "Coster Songs"..... Chevalier

Descriptive Vocal Polka "The Jolly Blacksmith"..... Luckey

"God Save the King."

Menu—Hors D'oeuvres. Caviare and Olive

Croutons. Soup—Mock Turtle. Fish—Salmon au Gratin. Entrees—Salmon of Wild Duck. Mutton Cutlets and Green Peas. Cauliflower à la Polonoise. Curry—Dried. Joints, &c.—Roast Ribs of Beef, Turkey and Sausages. Boiled Spiced Beef and Brasicas. Cold Roast Pheasant and Beetroot Salad. Sweets—Semolina Pudding. Vanilla Ice Cream and Finger Cakes. Mince Pies. Tipy Cake. Dessert—Coffee, Fruits.

Max Noessler & Co.

2

DECEMBER 17TH, 1904.

2

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XMAS
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MASTER PIANO PLAYERS

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OF THE VOICES OF THE WORLD'S
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\$60 TO \$125.

BECHSTEIN

ROYAL PIANOS

AND THE BEST MAKERS OF

EUROPE.

OUR OWN MAKE

\$400 TO \$550.

CASH OR CREDIT
SYSTEM.

Hongkong, 9th December, 1904. [2150]

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WITH THE GREATEST DESPATCH,
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ALL EXECUTED ON THE PREMISES
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LAW WORK,
LEDGERS AND ACCOUNT
BOOKS

AT PRICES WHICH COMPARE
FAVOURABLY WITH ANY OTHER
PRINTING ESTABLISHMENT IN THE
FAR EAST. ESTIMATES FURNISHED
Hongkong, 1904.

THE YALE ALUMNI ASSOCIA- TION OF CHINA.

The annual dinner of 1904 took place at Shanghai. Yale Associations exist in many widely separated parts of the world, but it is doubtful if many can celebrate under the unique circumstances of the organisation at Shanghai. Birds' nest soup, sharks' fins, roast duck cooked as only a Chinese cook can prepare it, and many other delicacies, which an epicure of Far Cathay can appreciate, were on the bill of fare. On the walls were hung Chinese, American, and Yale flags, and books of views of Yale University and New Haven were inspected by those present. The Yale Bro-ke-ko-ker Co-ax-yell was frequently called for between courses and Yale songs and College glee were sung with great heartiness.

"We are seven" could be the motto applied to the representation of Yale men in Shanghai just now, and the members present included Messrs. S. T. Laius '80; Tsu Ya-key '83; S. Tong Kai-sou '84; Chu Pau-fay '85; C. S. Leavenworth '87; A. S. Mann '99; G. F. Coard '03.

The speech of the occasion was made by Mr. Tsu Ya-key '83, the special commissioner sent by the Vicerey of Szechuan to the St. Louis Exposition, who has just returned from America and was passing through Shanghai en route to Szechuan.

Mr. Tsu said that surely he could not go so far as St. Louis without going also to visit his Alma Mater, Yale University. He had a splendid time at New Haven and everywhere met with the cordial reception, which Yale knows how to give to her sons from beyond the seas. He witnessed the football practice at the new Yale field out on Chapel St. and took a row on the well-known Lake Whitney and revisited the celebrated East Rock, with its fine view of the city and harbour. The new buildings reflected great credit on the University and the many changes were remarkable. It was surprising how one met Yale men, wherever one travelled. On the train going from New York to St. Louis, for instance, one would say, "Well, I am Yale '83" and the reply would be "I am Yale '89" or "Yale '90," as the case might be, and immediately they would shake hands and be deep in conversation about Yale matters, as if they had known each other for years. At St. Louis he saw Mr. Wong Kai-sah and his secretary, and also saw the fine exhibit sent from China. The interesting things that one could see at the Fair were almost limitless in extent. He had returned to China after a most interesting visit to the land where he was educated and with the renewal of many old friendships.

A vote of thanks was accorded to Mr. Tsu for his kindness in addressing the meeting and telling the members about Yale up to date. The minutes of the last meeting were read and Mr. Mann proposed, and Mr. Coard seconded, that they should be confirmed. Carried. The subject of the regulations for the admission of Chinese students into the United States was taken up. The secretary reported that the Resolutions, as proposed at the last meeting of the Association, had been drawn up and sent with a letter to the President of the United States as well as to Secretary Hay, Secretary Taft, and other members of the Cabinet, and to President Hadley and others. These documents called attention to the many irksome conditions under which Chinese students now enter the United States, with the consequent diversion of many of them to other countries to pursue a course of study, and petitioned that arrangements should be made, so that Chinese students could land immediately at the same time as the other passengers of the ship, on the presentation of their passports. Replies had been received from Secretary Hay, Secretary Taft, Secretary Cartelton of the Department of Commerce and Labour, and others, so that it may be hoped that something definite may result, by which the hardships of the Chinese students may be alleviated. Some other correspondence was also shown.

Mr. Coard proposed, and Mr. Chu Pau-fay seconded, that in response to a letter from the Union Bureau of News an outline of the work of the Association and a photograph should be sent, so that people in the United States could know what was being done. Carried.

It was the sense of the meeting that a special dinner should be held in the month of May next, during the Triennial Meeting of the Educational Association at Shanghai, when many Yale men would doubtless be in town.

Mr. S. T. Laius moved, and Mr. Tong Kai-sou seconded, that a constitution for the Association should be framed to be presented at the special meeting in May. Carried.

The Secretary reported that while, last February, there was only a total of 18 members, now there was a total of 38 Yale men, who were members of the Association, 31 of whom were residing in China, including Hongkong, while seven were residing in other countries. As showing the wide range of the territory in

China, where Yale men were residing, he would mention that he had received letters from Kalgan in the North to the island of Hainan in the South, and from Ichang in the West to Shanghai in the East of China. He also reported that the Directory of Yale Men in China was in preparation and would be published, it was hoped, early in 1905. Two students had recently come from Shanghai to Yale, one from St. John's College and one from the Nanyang College.

Mr. Mann then moved, and Mr. Chu Pau-fay seconded, that the same officers should be re-elected for the following year. It was learned, however, that Mr. J. L. Davis '97, American Vice-President, had left Shanghai permanent-ly for Manila. To fill the vacant place Mr. Leavenworth proposed and Mr. S. T. Laius seconded, that Mr. Mann '99, of St. John's College, be elected Vice-president. The list of officers, as then proposed and elected, was as follows: President, H. E. Wong Kai-sah '83; Vice-President, S. T. Laius '80; Hon. Secretary, C. S. Leavenworth '87; A. S. Mann '99; G. F. Coard '03.

The meeting dispersed after an interesting and pleasant entertainment.

THE PERAK SUGAR CULTIVA- TION CO., LTD.

The report for the nineteenth annual general meeting, to be held at Shanghai on Monday, 19th December, is as follows:

The Directors submit the following report for the twelve months ending 30th September, 1904:

CROP.—Gular Estate.—The area under cane as stated in last year's report was 1,627.25 orlongs; of this, canes have been cropped from 1,542.75 orlongs, leaving 84.50 orlongs to be carried over to next crop. The output of Sugar was piculs 56,072.93, giving an average of piculs 36.6 per orlong (16 tons per acre); the proportion of No. 1 sugar was 34.8 per cent, and the whole output realised an average net price of \$2.48 per picul.

Klompong Estate.—The area cropped has been 829.75 orlongs, producing piculs 23,468.30 of Basket Sugar, an average of piculs 40.33 per orlong. The average price realised for this sugar was \$3.33 net per picul.

LABOUR.—For the greater part of the season the supply of labour has been quite inadequate to the requirements of the estates, with the result that the cultivation has suffered from the want of sufficient attention, and it has been found impossible to extend the area under cane at Klompong to correspond with the capacity of the plant, which is capable of dealing with about 1,240 orlongs as against 877½ already planted for next season. The difficulty is one which has been experienced in a more or less degree by all the sugar estates, and is due chiefly to the extensive Government works in progress, and to the failure on the part of the Government to import sufficient cooies for these works, the Government contractors avoiding the initial expense by offering higher wages to time-expired cooies on the various estates. The Company has imported during the season 755 new cooies at a cost of \$33,000; 635 of these arrived on the estate during the last four months of the season under two and three years' contracts, and a proportion of the cost of importation has therefore been carried forward as a charge on next year's account. The latest reports state that the supply of labour is now ample.

RUBBER PLANTATION.—The reports with regard to this continue to be satisfactory. The manager expects to be able to start tapping about 1,000 trees—next year. About 27,000 trees have been planted out and are doing well. About 15,000 will be ready for tapping in the year 1907.

CROP 1904-1905.—Gula Estate.—The area under cane for this crop is 1,393.75 orlongs, of which 622.50 orlongs are under lease to Cane Contractors. The whole output has been sold under forward contracts at prices which may be expected to realise an average of \$6.45 net per picul.

Klompong Estate.—The area under cane for this crop is 877.50 orlongs, of which 595.00 orlongs are leased to Cane Contractors. The whole output of Basket Sugar has been sold at \$4 per picul.

It is anticipated that the net results of the new season's working will be more favourable than those of the season under review.

ACCOUNTS.—Working Account for the season shows a profit of Ths. 33,462.29, which is transferred to Profit and Loss Account; the latter account, after deducting interest on debentures and the Manager's Commission of 2½ per cent, on the Working Account profit, shows an available balance of Ths. 20,219.18, the Directors propose to divide as follows:

A Dividend to Shareholders of 5 per cent. (Ths. 2.50 per share) 17,500.00

To write off Depreciation from Plant and Building—Klompong Estate 5,308.91

To write off Depreciation from Buildings—Gula Estate 1,775.18

Carrying forward 1,635.09

Ths. 26,219.18

It is anticipated that the net results of the new season's working will be more favourable than those of the season under review.

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SHIPPING

ARRIVALS

GLENNOGIE, British str., 3,433, Lurkin, 15th December.—Strait's 9th Dec., General—Chin-w.

JOHANNV, German str., 952, Ipland, 16th Dec., Bangkok 8th Dec., Rice-Jelso & Co.

LAERTES, British str., 1,311, J. B. Jackson 15th December—Suiron 10th December, Rice and Sandries Chinese.

NUBIA, British str., 3,844, F. N. Tillard, 16th Dec.—Shanghai 13th Dec., P. O. S. N. Co.

SCOTSMAN, British str., 1,644, E. A. Mackenzie, 16th Dec.—Moj 10th Dec., Coal—Chinese.

TAMING, British str., 1,350, Pennefather, 16th December—Manila 13th Dec., General—Butterfield & Swire.

TIENTON, British str., 2,555, C. D. Goldsmith, 16th Dec.—Bombay via Penang and Singapore 24th Nov., General—P. O. S. N. Co.

WAISHING, British str., 1,170, M. Courtney, 16th Dec.—Canton 15th Dec., General—Jardine, Matheson & Co.

WONGKOK, German str., 1,777, J. Brum, 16th December—Swatow 15th Dec., Rice—Butterfield & Swire.

CLEARANCES AT THE HANOI MASTER'S OFFICE.

16th December.

Bearry, British str., for Nagasaki.

Craigieburn, British str., for Yokohama.

Waishing, British str., for Shanghai.

Whampoa, British str., for Shanghai.

DEPARTURES.

16th December.

AMBRIA, German str., for Shanghai.

BENMORE, British str., for Surabaya.

CHOWTAY, German str., for Bangkok.

CYRUS, British str., for Scrabaya.

EIGER, Norwegian str., for Chinkiang.

HAILOOG, British str., for Coast Ports.

HANGSANG, British str., for Shanghai.

HANOI, French str., for Haiphong.

HENRY BELCKON, Norwegian str., for Shanghai.

KONGWAI, German str., for Bangkok.

KWEITANG, British str., for Shanghai.

LOONGSANG, British str., for Manila.

PHRANANG, German str., for Bangkok.

TEXAN, British str., for Honolulu.

VESSELS IN DOCK.

16th December.

ABERDEEN DOCKS—Auchenorden, Maylanes.

HOWLOW DOCKS—U.S.S. Pathomer, Agincourt, Rue, Indraeville, Vigilant, H.M.S. Robin, Seadla, Ataka, H.M.S. Humber.

COSMOPOLITAN DOCK—Inkula.

VESSELS ON THE BERTH

THE PENINSULAR AND ORIENTAL STEAM NAVIGATION COMPANY.

STEAM FOR STRAITS, CEYLON, AUSTRALIA, INDIA, ADEN, EGYPT, MEDITERRANEAN PORTS.

PLYMOUTH AND LONDON, THROUGH BILLS OF LADING ISSUED FOR BATAVIA, PERSIAN GULF, CONTINENTAL, AMERICAN AND SOUTH AFRICAN PORTS.

THE Steamship

"NUBIA,"

Captain F. N. Tillard, carrying His Majesty's Mail, will be despatched from this for Bombay on SATURDAY, the 17th December, at Noon, taking passengers and cargo for the above ports in connection with the Company's above service.

Passenger accommodation in which vessel is secured before departure from Hongkong.

Silk and Valuables, all cargo for France, and Tea for London (under arrangement), will be transhipped at Colombo into the mail steamer proceeding direct to Marseilles and London; other cargo for London, etc., will be conveyed from Bombay by the R.M.S. "Arabia," due in London on the 23rd January, 1905.

Parcels will be received at this Office until 4 p.m., the day before sailing. The contents and value of all packages are required.

For further particulars, apply to

E. A. HEWETT,

Superintendent.

Hongkong, 5th December, 1904.

FOR MARSELLLES, LONDON AND ANTWERP, VIA SINGAPORE, PENANG, COLOMBO AND PORT SAID.

THE Bucknall Line Steamship

"MANICA,"

Captain Leslie, will be despatched for the above ports on MONDAY, the 19th inst., at DAY-LIGHT.

For Freight, apply to

A. S. MIHARA,

Agent.

Hongkong, 8th December, 1904.

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OCEAN STEAM SHIP CO., LTD.
AND
CHINA MUTUAL STEAM
NAVIGATION CO., LTD.
JOINT SERVICES.

TONIGHTLY SAILINGS FOR LONDON AND CONTINENT.
MONTHLY SAILINGS FOR LIVERPOOL.

TAKING CARGO ON THROUGH BILLS OF LADING FOR ALL EUROPEAN,
NORTH AND SOUTH AMERICAN, WEST AUSTRALIAN, JAVA,
AND SUMATRA PORTS.

OUTWARDS.

STEAMERS	DUE
GLASGOW and LIVERPOOL "HYSON"	On 17th December.
GLASGOW and LIVERPOOL "SOBRALENSE"	On 13th December.
GLASGOW and LIVERPOOL "PELEUS"	On 27th December.
GLASGOW and LIVERPOOL "PRAM"	On 4th January.
GLASGOW and LIVERPOOL "WRAYCASTLE"	On 5th January.

HOMEWARDS.

STEAMERS	TO SAIL
"DIOMED"	On 20th December.
"NINGCHOW"	On 22nd December.
"MOYUNE"	On 3rd January.
"HYSON"	On 17th January.
"HECTOR"	On 20th January.
"PRIAM"	On 31st January.

TRANS-PACIFIC SERVICE.

STEAMERS	TO SAIL
VICTORIA, SEATTLE, TACOMA, and PACIFIC COAST PORTS, VIA NAGASAKI, KOBE & YOKOHAMA	On 28th December.

For Freight, apply to—

BUTTERFIELD & SWIRE,
AGENTS.

[10-11]

Hongkong, 7th December, 1904.

CHINA NAVIGATION CO.
LIMITED.

STEAMERS	TO SAIL
"CHANGCHOW" ...	On 17th December.
"SUNGKUANG" ...	On 18th December.
"HUNAN" ...	On 18th December.
"FOOCHOW" ...	On 19th December.
"ANHUI" ...	On 20th December.
"WOOSUNG" ...	On 20th December.
"TAMING" ...	On 20th December.

Sold by A. S. WATSON & CO. LIMITED
Hongkong, China and Manila. 2613

The attention of Passengers is directed to the superior accommodation offered by these steamers, which are fitted throughout with Electric Light. Unrivalled Table. A duly qualified Surgeon is carried.

+ Taking Cargo on through bills of lading to all Yangtze and Northern China Ports.

+ Taking Cargo and Passengers at through rates for all New Zealand Ports and other Australian Ports.

REDUCED SALOON FARES, SINGLE AND RETURN, TO MANILA AND AUSTRALIAN PORTS.

For Freight or Passage, apply to—

BUTTERFIELD & SWIRE,
AGENTS.

[12]

Hongkong, 16th December, 1904.

IMPERIAL GERMAN MAIL
LINE.

NORDDEUTSCHER LLOYD, BREMEN.
STEAM FOR SINGAPORE, PENANG, COLOMBO, ADEN, SUEZ, PORT SAID, NAPLES, GENOA, ANTWERP, BREMEN/HAMBURG,
PORTS IN THE LEVANTE, BLACK SEA AND BALTIc PORTS; ALSO LONDON, NEW YORK, BOSTON, BALTIMORE, NEW ORLEANS, GALVESTON
AND SOUTH AMERICAN PORTS.

STEAMERS WILL CALL AT GIBRALTAR AND SOUTHAMPTON TO LAND PASSENGERS
AND LUGGAGE.

N.B.—CARGO CAN BE TAKEN ON THROUGH BILLS OF LADING FOR THE PRINCIPAL PLACES
IN RUSSIA.

PROPOSED SAILINGS FROM HONGKONG—SUBJECT TO ALTERATION
STEAMERS.

STEAMERS	WEDNESDAY	WEDNESDAY	WEDNESDAY	WEDNESDAY	WEDNESDAY	WEDNESDAY	WEDNESDAY
PRINZ EITEL FRIEDRICH	21st December	4th January 1905					
SEYDLITZ	WEDNESDAY	WEDNESDAY	18th January				
ROON	WEDNESDAY	WEDNESDAY	1st February				
BAYERN	WEDNESDAY	WEDNESDAY	15th February				
ZIETEN	WEDNESDAY	WEDNESDAY	1st March				
SACRSEN	WEDNESDAY	WEDNESDAY	15th March				
PRINZ ALICE	WEDNESDAY	WEDNESDAY	29th March				
PRINZ REGENT LUFTOLD	WEDNESDAY	WEDNESDAY	12th April				
PREUSSEN	WEDNESDAY	WEDNESDAY	26th April				
PRINZ EITEL FRIEDRICH	WEDNESDAY	WEDNESDAY					

ON WEDNESDAY, the 21st day of DECEMBER, 1904, at NOON, the Steamship "PRINZ EITEL FRIEDRICH" Captain E. Prehn, with MAILS, PASSENGERS, SPECIE, and CARGO, will leave this Port as above, CALLING AT NAPLES and GENOA.

Shipping Orders will be granted till NOON on MONDAY, the 19th December. Cargo and Specie will be received on Board until 5 P.M. on TUESDAY, the 20th December, and Parcels will be received at the Agency's Office until NOON TUESDAY, the 20th December.

Contents of Packages are required. No Parcel Receipt will be signed for less than \$2.50, and Parcels should not exceed Two Feet Cubic in Measurement.

The Steamer has splendid accommodation, and carries a Doctor and Stewardess.

Linen can be washed on board.

NORDDEUTSCHER LLOYD.

For further Particulars, apply to

MELCHERS & CO., AGENTS.

Ho. 8th December, 1904.

PORTLAND & ASIATIC STEAMSHIP CO.

PROPOSED SAILINGS FROM HONGKONG SHAI via INLAND
SEA OF JAPAN, MOJI, KOBE AND YOKOHAMA FOR
OPERATING IN OREGON RAILROAD & NAVIGATION CO.

STEAMERS	TONS.	CAPTAIN	TO SAIL AT DAYLIGHT ON
"NICOMEDIA"	4,370	Wagner	January 9th, 1905.
"NUMANTIA"	4,370	Brahmer	January 25th, 1905.
"ARABIA"	4,483	Bahle	February 20th, 1905.
"ALAGONIA"	5,198	Schuldt	March 12th, 1905.

Through Bills of Lading issued to Pacific Coast Points and all Eastern, Canadian and United States Points. For through rates of Freight and further information, communicate with or apply to

ALLAN CAMERON, GENERAL AGENT.

Hongkong, 17th December, 1904.

INDO-CHINA STEAM NAVIGATION CO.
LIMITED.

(PROJECTED SAILINGS FROM HONGKONG SUBJECT TO ALTERATION).

STEAMERS	TO SAIL
"SHANGHAI" "TAKSANG"	Mon., 19th Dec., 4 P.M.
"SHANGHAI" "CHOYSANG"	Wednesday, 21st Dec., Daylight.
"SINGAPORE, PENANG & CALCUTTA" "LAISANG"	Tues., 3rd Jan., 3 P.M.

* These steamers have superior accommodation for First-Class Passengers and are fitted throughout with Electric Light.

+ Taking Cargo on Through Bills of Lading to Chefoo, Tientsin and Yangtze Ports.

For Freight or Passage, apply to

JARDINE, MATHESON & CO.,
GENERAL MANAGERS.

Hongkong, 17th December, 1904.

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POST OFFICE NOTICES

In future, the following will be the hours of clearance of Pillar Boxes in Kowloon.
 Cosmopolitan Dock 8.30 a.m. 12.30 p.m.
 Hung H. M. Dock 9.15 a.m. 1.00 p.m.
 Yau Ma Tei Police station 9.05 a.m. 1.00 p.m.
 Gas Works 9.05 a.m. 1.05 p.m.
 Cameron Road 8.00 a.m. 10.00 a.m. 1.45 p.m. and 4.00 p.m.
 On Sundays there will be one clearance only.
 The *Malta*, with the English mail of the 18th Nov., left Singapore on Sunday, the 11th inst., at 1 p.m. and may be expected here to-day. This packet brings replies to letters despatched from Hongkong on the 18th October.

MAILS WILL CLOSE

FOR	PER	DATE.
Macao	Wingchau	Saturday, 17th, 7.30 a.m.
Canton	Hankow	Saturday, 17th, 7.30 a.m.
Manila	Taile	Saturday, 17th, 9.00 a.m.
SHANGHAI, NAGASAKI, KOBE, YOKOHAMA HONOLULU AND SAN FRANCISCO	Dorie	Saturday, 17th,
(Supplementary mail on board up to the time fixed for departure of the mail.)	Nabia	Printed Matter and Samples..... 10.00 a.m. Registration... 10.15 a.m. (Registration, with late fee of 10 cents, up to 10.30 a.m.) Letters..... 10.45 a.m.
EUROPE, &c., India via Tuticorin (Late Letters 11.00 to 11.30 a.m.) Extra Postage 10 cents.)	Heungshan	Saturday, 17th, 1.45 p.m.
(Supplementary mail on board up to the time fixed for departure of the mail.)	Changchow	Saturday, 17th, 3.00 p.m.
Extra Postage 10 cents.)	Fuching	Saturday, 17th, 5.00 p.m.
(Letters posted in all the Pillar Boxes in time for the first clearance will be included in this contract mail.)	Hunau	Saturday, 17th, 5.00 p.m.
Macao	Loosok	Saturday, 17th, 5.00 p.m.
Mojie and Kobe	Fritjof	Saturday, 17th, 5.00 p.m.
Shanghai	Taiwan	Saturday, 17th, 5.00 p.m.
Swatow, Singapore and Penang	Cranley	Saturday, 17th, 5.00 p.m.
Swatow, Amoy and Tamsui	Wu-gelue	Sunday, 18th, 8.00 a.m.
Namao	Palking	Sunday, 18th, 9.00 a.m.
Sanbae	Taichuan	Sunday, 18th, 9.00 a.m.
Chefoo and Durban	Houfu	Sunday, 18th, 9.00 a.m.
Macao	Powau	Sunday, 18th, 9.00 a.m.
Kongmoon and Samshui	Pakpong	Sunday, 18th, 9.00 a.m.
Namao	Glenagle	Sunday, 18th, 9.00 a.m.
Sanbae	Fatsian	Sunday, 18th, 9.00 a.m.
Cebu and Iloilo	Wingchau	Sunday, 18th, 9.00 a.m.
Shanghai	Heungshan	Sunday, 18th, 9.00 a.m.
Singking	Singking	Sunday, 18th, 9.00 a.m.
Fuchow	Taichuan	Sunday, 18th, 9.00 a.m.
Namao	Houfu	Sunday, 18th, 9.00 a.m.
Sanbae	Pakpong	Sunday, 18th, 9.00 a.m.
Canton	Wingchau	Sunday, 18th, 9.00 a.m.
Macao	Heungshan	Sunday, 18th, 9.00 a.m.
Kongmoon and Samshui	Taichuan	Sunday, 18th, 9.00 a.m.
Namao	Houfu	Sunday, 18th, 9.00 a.m.
Sambae	Pakpong	Sunday, 18th, 9.00 a.m.
Canton	Wingchau	Sunday, 18th, 9.00 a.m.
Macao	Heungshan	Sunday, 18th, 9.00 a.m.
Kongmoon and Samshui	Taichuan	Sunday, 18th, 9.00 a.m.
Namao	Houfu	Sunday, 18th, 9.00 a.m.
Sambae	Pakpong	Sunday, 18th, 9.00 a.m.
Canton	Wingchau	Sunday, 18th, 9.00 a.m.
Macao	Heungshan	Sunday, 18th, 9.00 a.m.
Kongmoon and Samshui	Taichuan	Sunday, 18th, 9.00 a.m.
Namao	Houfu	Sunday, 18th, 9.00 a.m.
Sambae	Pakpong	Sunday, 18th, 9.00 a.m.
Canton	Wingchau	Sunday, 18th, 9.00 a.m.
Macao	Heungshan	Sunday, 18th, 9.00 a.m.
Kongmoon and Samshui	Taichuan	Sunday, 18th, 9.00 a.m.
Namao	Houfu	Sunday, 18th, 9.00 a.m.
Sambae	Pakpong	Sunday, 18th, 9.00 a.m.
Canton	Wingchau	Sunday, 18th, 9.00 a.m.
Macao	Heungshan	Sunday, 18th, 9.00 a.m.
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Namao	Houfu	Sunday, 18th, 9.00 a.m.
Sambae	Pakpong	Sunday, 18th, 9.00 a.m.
Canton	Wingchau	Sunday, 18th, 9.00 a.m.
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Sambae	Pakpong	Sunday, 18th, 9.00 a.m.
Canton	Wingchau	Sunday, 18th, 9.00 a.m.
Macao	Heungshan	Sunday, 18th, 9.00 a.m.
Kongmoon and Samshui	Taichuan	Sunday, 18th, 9.00 a.m.
Namao	Houfu	Sunday, 18th, 9.00 a.m.
Sambae	Pakpong	Sunday, 18th, 9.00 a.m.
Canton	Wingchau	Sunday, 18th, 9.00 a.m.
Macao	Heungshan	Sunday, 18th, 9.00 a.m.
Kongmoon and Samshui	Taichuan	Sunday, 18th, 9.00 a.m.
Namao	Houfu	Sunday, 18th, 9.00 a.m.
Sambae	Pakpong	Sunday, 18th, 9.00 a.m.
Canton	Wingchau	Sunday, 18th, 9.00 a.m.
Macao	Heungshan	Sunday, 18th, 9.00 a.m.
Kongmoon and Samshui	Taichuan	Sunday, 18th, 9.00 a.m.
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Sambae	Pakpong	Sunday, 18th, 9.00 a.m.
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Namao	Houfu	

[ALL RIGHTS RESERVED.]

THE BLACK RIBBON.

BY
L. T. MEADE.

(Author of "A Woman in Grey," &c.)

CHAPTER XII.—Continued.

Kitty bent her two elbows on the wooden parapet, and looked across the gay scene which lay at her feet.

"I have given up on a Rupert for the sake of Olga," she said to herself. "I love Rupert, he is a dear, manly, affectionate, good-hearted fellow, but he is weak as water compared to Olga."

"And it began, and ended, really, with the fortresses, which looks so gay in the sun-shine," said Kitty. "Ah, listen! Those are the chimes."

Magnificent bells rang out sonorous and fine, but Delafeld listened with a cloud at his heart.

Kitty gave a light laugh.

"How sombre we are," she said, changing her tone. "Oh, what a pretty skill is coming up the river. It is amusing to see so many fashionable people in Petersburg to-day. You will enjoy the Professor's dacha, it is really the most lovely retreat I have ever been in, in all my life. Why, if that good lady is not Henrietta Templeton. She is engaged to Count Sacri. You will meet the Count to-morrow. You will like him—he is charming." Hulls.

Delafeld, however, was not so sure of his friend.

"Up to the present, Helen compared with myself, is hardly immersed at all in this awful thing," she thought. "And there is the Englishman, Delafeld, a good fellow, devoted to her. Why could not they two escape? I wish they could. Ah, and here he comes!"

Delafeld, at that moment, entered the balcony from another window which opened on it from a more distant part of the mansion; he saw Kitty and hurried towards her. He had changed his dress for the light twill suit which always becomes young Englishmen, and he looked typically English, very fresh, very handsome and resolute at that moment.

Kitty turned a half lazy glance towards him. Kitty Pembridge herself was the very personification of softness; her cheeks were round, and when she smiled she had dimples. Her blue eyes were insatiable in their laughing glance, and with her fair skin, deep blue eyes, and rippling black hair, black brows and eyelashes, she might have been mistaken for the best and most beautiful type of an Irish girl. She had none of Helen's statuesque beauty, but most men found her very fascinating. To Delafeld, however, Kitty Pembridge was more or less an abstraction. He was by nature polite to all women. There never was a woman that did not awaken in him that chivalrous sense which must be at the heart of all good men; but the door of his heart was effectually closed by one woman, and no other could even get into the outer precincts. Kitty, however, called to him, and he came to her.

"Is it lovely here?" she said gaily. "Do I understand, Dr. Delafeld, that you have never been to this capital before?"

"Never before, Miss Pembridge," he said.

"You will find it interesting for a day or two."

"Why do you say for a day or two? I am not likely to leave in a hurry."

"I hope you will, Mr. Delafeld."

Kitty turned and gave him a glance that was half lazy, half suggestive. Delafeld came close to her and leant his elbows also on the parapet and looked across the Neva.

"Now that I have survived the voyage and the storms thereof," he said with a laugh, "I shall stay on as long as Helen stays."

"Ah!" said Kitty, "I would not if I were you."

"You mean, I think, Miss Pembridge, that you would if you were me." Then he added after a minute—"Not being me you cannot understand."

"Yes, I understand," said Kitty. "It is because of devotion, love. I know quite well what you feel for Helen, and she is worthy of the very best who can give her. But, Dr. Delafeld, I must speak. We are in a land of spies. Step nearer to me, will you please? There is such a thing as helping the woman you love best by effacing yourself. The fact is—I believe that you are not absolutely safe in this pleasant house, in the midst of these pleasant scenes."

Delafeld felt his heart beat.

"Do you know anything?" he said in a whisper.

"Nothing," she said, raising her voice.

"Nothing, except how lovely it is, how refreshing, after the cramped feeling over of our pleasant ship. It was quite a good-natured ship, wasn't it? I, yes, after the first few days, when the waters became civil, and did not knock us about too roughly. The *Athenaeum* was a delightful ship."

"Quite so," said Delafeld, "but will you tell me something about this place. Where are we for instance?"

"How negligent of me! Of course, I ought to have remembered that you are a newcomer and want to see the sights. Behold then, this mighty quay those small people who are walking on the wide promenade. Look to your right at that palace which shines in the western sun. It is the Winter Palace, where a man troubled by the weight of his crown and numerous fears, lives in a mighty solitude. He is the great Czar of all the Russians. Look right across the Neva with its shining waters. Do you see that island. You scarcely know it for an island, but it is one. It is surrounded by innumerable bridges. It contains a mint, a church and a fortress. The church is well within the fortress, and the chimes of the church of St. Peter and St. Paul are the most magnificent and the most constant in the whole of great St. Petersburg. They chime day and night continually. And listen. Mr. Delafeld, they have driven men, and women too, mad, for just below the church are the dungeons, and in the dungeons are confined the state prisoners."

You speak with great emphasis," said Delafeld, turning cold in spite of himself.

"Once," said Kitty, "once I met a man, who in some miraculous way, had escaped the power of Russia. I will not tell you his story now, for it would take too long, but he was confined in a dungeon in that fortress just below the church. The chiming of those endless bells seemed to press on his brain; he was in a damp place, the water ran off the walls; there were rats innumerable. He was cloven to; his sufferings were indescribable. I shall never forget his gaunt face, and his starving, hungry face; he had once had a great intellect—but he had written a marvellous poem, revolutionary—I shall not repeat that word again—but the poem, it was very great with its metaphors and its rhythm. You seemed to hear the clanking of the chains when he described those prisoners—not of hope, but of despair. But he paid for it; he gave it all for it, his liberty—well, perhaps that was not much; he was not married, he had no wife or child, and his mother, luckily, was dead. But he was a young man, in the prime of his manhood, and he went to, or rather he was taken in, and he lay in one of those dungeons until power left him—perhaps that was not much—until manhood left him. He grew cowardly and afraid, he who had never feared anything; and then, the—good God!" said Kitty,

putting her hand to her head as though she would press away the terrible vision—that magnificent intellect began to go; that brain, so keen, so sharp, so subtle, like the finest steel, became tarnished and a cloud swept over it. It lost its keen power of analysis, it lost its discrimination, it lost its marvellous memory. He went in a man in every sense of the word—he escaped a wreck, shattered, dying. They said he was mad, for he sang all the time of the fresh green fields, and babbling waters, and his brain got weaker and weaker, until at last it could only retain the songs of his boyhood, the school songs, and then the prettiness of the world, his mother had taught him at his knee, and I hope when he died that his mother was there to receive him, and that he is now at rest."

"It is a very sad story," said Delafeld.

"And it began, and ended, really, with the fortresses, which looks so gay in the sun-shine," said Kitty. "Ah, listen! Those are the chimes."

Magnificent bells rang out sonorous and fine, but Delafeld listened with a cloud at his heart.

Kitty gave a light laugh.

"How sombre we are," she said, changing her tone. "Oh, what a pretty skill is coming up the river. It is amusing to see so many fashionable people in Petersburg to-day. You will enjoy the Professor's dacha, it is really the most lovely retreat I have ever been in, in all my life. Why, if that good lady is not Henrietta Templeton. She is engaged to Count Sacri. You will meet the Count to-morrow. You will like him—he is charming." Hulls.

Helen's face was very pale when she saw Olga Kristofski, and Kitty felt as though a hand clutched her heart; but both girls went easily forward.

Olga, with no additional flush on her cheek, with no added sparkle in her heavy, dead-black eyes, embraced them both briefly.

"I am glad you have come," she said to Helen, "and I am glad to see you." she said, turning to Kitty.

Then she waited to be introduced to Maurice Delafeld. Helen herself performed this office. She took her cousin's hand, and led him forward.

"Olga," she said, "this is my cousin, Mr. Maurice Delafeld; he has never been in your beloved country before. Your father has been kind enough to invite him here as one of your guests. Will you also say that you are glad he has come?"

"That will altogether depend," said Olga, and now she very slightly raised those lustrous black eyes of hers, and fixed them on Delafeld's face.

Delafeld gave her a puzzled glance. Beside her heavy magnificence, quitoriental in its character, the paler skinned Englishman seemed to shrink into insignificance. But this was only for a moment. Delafeld had as keen an intellect as could be given to most men, and as a rule, as far as his deeper feelings were concerned, they were encased in a sheath of steel. Distance, for instance, filled his eyes, then they became veiled, and Olga had the pleasurable sensation of having, for a brief instant, touched metal almost as keen and well-tempered as her own.

The Professor proved himself delightful at dinner that evening. The ladies appeared in full evening dress. Several men distinguished in the diplomatic world were invited to be present, and one or two of their wives, still delayed for some reason or other in Petersburg, were also amongst the guests. Conversation went on in French, so Delafeld was perfectly at his ease, and won many golden opinions for his thoroughly English appearance, and polite manners. It was late when he retired to the room set apart for him, exactly over the balcony where he had talked with Kitty that afternoon.

It was between eleven and twelve o'clock when he entered his own apartment. There was a full moon shining in the sky; he had seen it last night as they had approached the entrance of the mighty Neva. It shone now with dazzling splendour across the bosom of the broad river, and lit up the domes and cupolas of the celebrated church of St. Peter and St. Paul, while the chimes rung out majestically. Delafeld crossed the room, and entered another balcony, which ran right along this side of the building.

He stayed there for some time; he was excited, and pleasureably so. The mere idea that there was some slight danger had quickened his pulses. He was more than ever in love with Helen; his feelings, when Kitty had spoken to him to-day, had been hardly at all about himself, but had been solely concerned with her. Beyond the slightest doubt she was getting herself into the most serious and dangerous position. To give his life for her was but a trifle, for his love was the strongest of his whole nature; he had never loved any woman before as he loved his beautiful cousin.

After a time as he stood on the balcony an immeasurable and almost overpowering sense of depression swept over him. It seemed to him that he saw pictures of those miserable prisoners who were so near, within such a short distance of him, who were reduced to that hopeless state when even tortoises succumb, and the mind, which is so much greater than the body, bows itself, trembles and vanishes.

"My God! why are these things allowed?" thought the young man. "I could be a revolutionary myself to help the cause. But no, I have come here to help Helen, to succour her, to carry her away from the land of outward sunshine, the land of the rotten heart."

He re-entered his room, and just at that moment he saw that the handle of the door was softly turned, and a woman came in; he took a hurried step forward and then drew back. The woman was Rebecca Rawlinson.

"What is the matter?" he said sternly.

"What have you come for?"

"I have the charge of your room, Miss Lumsdale's and Miss Pembridge's and others on this floor," said Rebecca, speaking in her easiest tone. "I was bringing you a carafe of cold water. It is quite fresh and sparkling. Send him back, Madam. What a man loves, he will surely obey the one he loves. Send him back."

"Can he go? Is it possible?"

"I can perhaps manage that," said Rebecca very softly.

"Rebecca, would you? Would you indeed?"

"Are you speaking the truth to me?"

"He saved my life," said Rebecca, speaking in her easiest tone. "I was bringing you a carafe of cold water. It is quite fresh and sparkling. Send him back, Madam. What a man loves, he will surely obey the one he loves. Send him back."

"It is the will of Madam Olga."

"Not the Professor's will?"

"It is the will of Madam Olga."

"Rebecca, I am frightened. I am sorry I came here."

"Oh, you won't go back now," said Rebecca.

Helen clasped and unclasped her hands.

"I don't know what nervous terrors are over me," she said. "I'm not the least afraid for myself, but I wish my cousin were in England."

"Send him back, Madam. What a man loves, he will surely obey the one he loves. Send him back."

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"It is the will of Madam Olga."

"Not the Professor's will?"

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T. P. COCHRANE,
Manager.

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THE BANK OF TAIWAN LIMITED

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CAPITAL PAID-UP 2,500,000

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on application.

S. SHIGENAGA, Manager.

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SUBSCRIBED 1,125,000
PAID-UP 562,500
RESERVE FUND 60,000

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the rate of 2½ per cent. on the Daily balance.
On FIXED DEPOSITS—

For 12 months 4 %

" 6 " 3½ "

E. EVAN ORMISTON,
Manager.

Hongkong, 23rd May 1904.

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Capital and Surplus authorized,
Gold \$10,000,000—\$2,055,000.

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Hongkong, 25th July 1904.

BANKS

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ESTABLISHED BY IMPERIAL DECREE OF THE
12TH NOVEMBER, 1896.
SUBSCRIBED CAPITAL, Shanghai Taels 5,000,000
PAID-UP CAPITAL 2,500,000

HEAD OFFICE—SHANGHAI.
BRANCHES AND AGENCIES:
Canton Peking
Chefoo Ponang
Hankow Singapore
(Tientsin.)

The Bank purchases and receives for collection Bills of Exchange drawn on the above places, and sells Drafts and Telegraphic Transfers payable at its Branches and Agencies.

HONGKONG BRANCH.
Advances made on approved securities. Bill Discounted.

INTEREST ALLOWED ON DEPOSITS
At 2% per annum on Current Account daily balances.

3% per annum on Fixed Deposits for 3 months
4% " " 6 " "
5% " " 12 " "
H. C. MARSHALL,
Acting Manager.

Hongkong, 17th May, 1904.

THE SPECIE BANK
LIMITED.
ESTABLISHED 1880.

CAPITAL SUBSCRIBED Yen 24,000,000
PAID-UP 18,000,000
CAPITAL UNCALLED 6,000,000
RESERVE FUND 9,520,000

HEAD OFFICE—YOKOHAMA.

BRANCHES AND AGENCIES:
Tokio Kobe Nagasaki
London Lyons New York
San Francisco Honolulu Bombay
Shanghai Tientsin Newchwang
Daiy

LONDON BANKERS:
THE LONDON JOINT STOCK BANK, LIMITED.
THE UNION OF LONDON AND SMITHS
BANK, LIMITED.

HONGKONG—INTEREST ALLOWED.
On Current Account at the rate of 2 per cent per annum on the daily balance.

On fixed deposits for 12 months 5% per annum
6 " 4% " "
7 " 3% " "
TAKEO TAKAMICHI,
Manager.

Hongkong, 12th September, 1904.

HONGKONG SAVINGS BANK.

THE Business of the above Bank is conducted by the HONGKONG AND SHANGHAI BANKING CORPORATION. Enter-

INTEREST on deposits is allowed at 3½ PER CENT. per annum.

Depositors may transfer at their option balances of \$100 or more to the HONGKONG AND SHANGHAI BANK to be placed or FIXED DEPOSIT AT 4 PER CENT. per annum.

For the HONGKONG AND SHANGHAI BANKING CORPORATION.
J. E. M. SMITH,
Chief Manager.

Hongkong, 1st May, 1902.

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For practical purposes the arrangement of the work is so complete that a reference to its pages enables a person who understands English to communicate effectively with natives who understand nothing but Chinese. In this respect the work will be found indispensable to all Europeans residing in China, and to the natives themselves it explains subjects fully with which very few, indeed of them are perfectly acquainted. To persons resident in England and interested in China it cannot but be invaluable occasionally.

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SUBSCRIBED CAPITAL 2,750,000
PAID-UP CAPITAL 687,500 0 0

II. FIRE FUNDS 3,056,961 12 3

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